

Certificate Number: 12433-NJ-DE-035170643

Bankruptcy Case Number: 20-20659



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2020, at 4:56 o'clock PM EST, Laurie A. Bruschi completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 11, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor